United States Department of the Interior
National Park Service

National Register of Historic Places
Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name _____ Bank of Vernal _____

other name/site number ___ Parcel Post Bank, Coltharp Building, Zion's First National Bank _____

2. Location

street name _____ 3 W. Main Street _____ ☐ not for publication

city or town _____ Vernal _____ ☐ vicinity

state __ Utah _____ code __ UT _____ county _ Uintah ____ code _ 047 ____ zip code _ 84078 _

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this ☒ nomination ☐ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property ☒ meets ☐ does not meet the National Register criteria. I recommend that this property be considered significant ☐ nationally ☐ statewide ☒ locally. (☐ See continuation sheet for additional comments.)

_____
Signature of certifying official/Title   Date

Utah Division of State History, Office of Historic Preservation _____
State or Federal agency and bureau

In my opinion, the property ☐ meets ☐ does not meet the National Register criteria. (☐ See continuation sheet for additional comments.)

_____
Signature of certifying official/Title   Date

_____
State or Federal agency and bureau

4. National Park Service Certification

I hereby certify that the property is: Signature of the Keeper   Date of Action

☐ entered in the National Register.
   ☐ See continuation sheet.
☐ determined eligible for the
   National Register
   ☐ See continuation sheet.
☐ determined not eligible for the
   National Register.
☐ removed from the National
   Register.
☐ other, (explain:) _____

_____   _____

5. Classification

Ownership of Property
(check as many boxes as apply)

☒ private
☐ public-local
☐ public-State
☐ public-Federal

Category of Property
(check only one box)

☒ building(s)
☐ district
☐ site
☐ structure
☐ object

Number of Resources within Property
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1		buildings
		sites
	1	structures
		objects
1	1	Total

Name of related multiple property listing
(Enter "N/A" if property is not part of a multiple property listing.)

Historic Resources of Vernal/Maeser. Utah

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Function
(Enter categories from instructions)

COMMERCE/TRADE: financial institution
COMMERCE/TRADE: office building
COMMERCE/TRADE: general store
COMMERCE/TRADE: specialty store

Current Function
(Enter categories from instructions)

COMMERCE/TRADE: financial institution
COMMERCE/TRADE: office building

7. Description

Architectural Classification
(Enter categories from instructions)

LATE VICTORIAN: Victorian Eclectic
Other: Twentieth Century Commercial

Materials
(Enter categories from instructions)

foundation   CONCRETE
walls   BRICK & CONCRETE

roof   BUILT-UP
other

Narrative Description
(Describe the historic and current condition of the property on one or more continuation sheets.)

☒ See continuation sheet(s) for Section No. 7

8. Description

Applicable National Register Criteria
(Mark "x" in one or more boxes for the criteria qualifying the property
for National Register listing.)

☒ **A** Property is associated with events that have made
    a significant contribution to the broad patterns of
    our history.

☐ **B** Property is associated with the lives of persons
    significant in our past.

☒ **C** Property embodies the distinctive characteristics
    of a type, period, or method of construction or
    represents the work of a master, or possesses
    high artistic values, or represents a significant and
    distinguishable entity whose components lack
    individual distinction.

☐ **D** Property has yielded, or is likely to yield,
    information important in prehistory or history.

Criteria Considerations
(Mark "x" in all the boxes that apply.)

Property is:

☐ **A** owned by a religious institution or used for
    religious purposes.

☐ **B** removed from its original location.

☐ **C** a birthplace or grave.

☐ **D** a cemetery.

☐ **E** a reconstructed building, object, or structure.

☐ **F** a commemorative property.

☐ **G** less than 50 years of age or achieved significance
    within the past 50 years.

Narrative Statement of Significance
(Explain the significance of the property on one or more continuation sheets.)

Areas of Significance
(enter categories from instructions)

COMMERCE/TRADE _____

GOVERNMENT _____

ARCHITECTURE _____

_____

_____

_____

_____

Period of Significance
1916-1958 _____

_____

Significant Dates
1916 _____

_____

Significant Persons
(Complete if Criterion B is marked above)
_____

Cultural Affiliation
_____

_____

Architect/Builder
Bernard O. Mecklenburg (Salt Lake City): Architect _____

Various builders _____

☒See continuation sheet(s) for Section No. 8

9. Major Bibliographical References

Bibliography
(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

Previous documentation on file (NPS):

☐ preliminary determination of individual listing (36
    CFR 67) has been requested
☐ previously listed in the National Register
☐ previously determined eligible by the National
    Register
☐ designated a National Historic Landmark
☐ recorded by Historic American Buildings Survey
  # _____
☐ recorded by Historic American Engineering
  Record # _____

Primary location of additional data:

☒ State Historic Preservation Office
☐ Other State agency
☐ Federal agency
☐ Local government
☐ University
☒ Other Name of repository:

  Uintah County Library, Regional History Room

☒See continuation sheet(s) for Section No. 9

10. Geographical Data

Acreage of Property   0.27 acre(s) _____

UTM References
(Place additional boundaries of the property on a continuation sheet.)

A 1/2   6/2/4/8/0/0 4/4/7/9/1/4/0   B /   / / / / /   / / / / / /
  Zone   Easting   Northing   Zone Easting   Northing

C /   / / / / /   / / / / / /   D /   / / / / /   / / / / / /
  Zone   Easting   Northing   Zone Easting   Northing

Verbal Boundary Description
(Describe the boundaries of the property.)

BEG AT NE COR LOT 1, BLK 11, PLAT "A" VERNAL CITY SURVEY, TH W 88-1/3 FT S 69.25 FT; W 13.5 FT; S 36 FT; W 22 FT; S 109.25 FT; TO S LINE LOT 1 SD BLK 11, E 16-7/12 FT; N 107.25 FT; E 107.25 FT; TO E LINE LOT 1; TH N 107.25 FT TO BEG. ALSO RIGHT OF WAY.

Property Tax No.   05:026:0001

Boundary Justification
(Explain why the boundaries were selected.)

The boundaries are those historically and currently associated with the property.

☐ See continuation sheet(s) for Section No. 10

11. Form Prepared By

name/title   Korral Broschinsky / Preservation Documentation Resource _____

organization prepared for the Uintah County Historic Preservation Commission date   September 11, 2008 _____

street & number P.O. Box 58766 _____ telephone 801 913-5645 _____

city or town   Salt Lake City _____ state Utah   zip code 84158 ____

Additional Documentation
Submit the following items with the completed form:

Continuation Sheets
Maps   A **USGS map** (7.5 or 15 minute series) indicating the property's location.
          A **Sketch map** for historic districts and properties having large acreage or numerous resources.
Photographs: Representative **black and white photographs** of the property.
Additional items: (Check with the SHPO or FPO for any additional items)

Property Owner

name/title   Zion's First National Bank (contact: Kevin VanTassel, manager) _____

street & number   3 W. Main Street _____ telephone 435 790-0675 _____

city or town   Vernal _____ state Utah zip code 84078 ____

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Narrative Description

The Bank of Vernal is a two-part commercial block built of brick in 1916. The building is located at 3 W. Main Street in the center of Vernal's historic business district. The building features a corner entrance with primary elevations extending along Main Street and Vernal Avenue. The style of the building combines the Victorian Eclectic with a twentieth-century commercial style. The corner entrance, which was recreated in 1995, features Doric columns, a balcony and an entablature. The original façade and interior of the building was modernized in the early 1960s. A two-story annex for the drive-through window was built on the south elevation in 1975. The five-bay drive-through canopy, built in 1975, is large enough to be considered a non-contributing structure. The exterior and main floor interior was rehabilitated in 1995 to the building's current appearance. The property is 0.27 acres with an asphalt parking area in the rear. Although there have been a few modifications to the building, the property meets the registration requirements of the Multiple Property Submission, *Historic Resources of Vernal/Maeser* for a commercial building built during the *Early Settlement and Community Development, 1879-1929* period. The Bank of Vernal is in excellent condition and contributes to the historic resources of Vernal and Uintah County.

The footprint of the two-story bank building measures approximately 120 feet by 100 feet with the longer north elevation along Main Street and the shorter side facing east to Vernal Avenue. The west elevation is mostly obscured by the adjoining 1½-story commercial building (built circa 1915, remodeled 1960s). The bank building has a concrete foundation. The building is brick masonry and faced with a high-quality red brick sent from Salt Lake City by parcel post.[1] A softer local brick was used for the interior and the secondary elevations. This brick is just visible above the roof of the adjoining building on the west elevation. The face brick is laid in a running bond with flush mortar joints. Contrasting concrete (painted gray) is used for accent at the top and plinths of the projecting brick pilasters, stringcourse/sills, and at the corners of a border of project brick creating a rectangular panel under the second story windows. The pilasters divide the north elevation into four bays and the east elevation into five bays. The bays are approximately sixteen feet wide. The angled corner entrance is a separate bay approximately twelve feet wide. The parapet overhang and metal cornice are particularly decorative and combined with an entablature featuring several bands painted various hues of gray, a course of dentils, circular elements above each pilaster, and a geometric grille design in the center of each bay. Each upper floor bay has three one-over-one double-hung windows in wood sash. The upper portion of the exterior was left intact during the early 1960s remodel.

Originally the main level of the building was typical for the period. It features a wood bulkhead, plate glass windows with large transoms. The entrance was flanked by a pair of columns supporting a signboard and dentillated entablature. At the second level was a railing wall with grilles to match the cornice. In 1960, the primary elevations of the bank building were modernized and the entry columns and signboard removed. The remodeled entrance featured a projecting glass entrance foyer, metal canopy, and a large white ceramic panel covering the upper floor with signage reading "Zion's First National Bank." Panels were also installed to cover

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[1] See explanation in Section 8.

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the transoms and new glass windows were installed on the main floor. These panels had signage for the "Bank of Vernal."

In 1975, a two-story annex was built on the south elevation of the 1916 building. The concrete-block annex extends the east elevation approximately 18 feet to the south. The modern-style addition obscures the entire south elevation of the original building extending approximately ten feet west of the original building's west elevation. At the southeast corner, the annex features a two-story glass and panel enclosure housing the bank's ATM. The south elevation is divided into four bays of striated concrete block, both materials painted dusty pink. The drive-through window is located on the main level of the south elevation. It is primarily glass with a stainless-steel base. There is a secondary entrance at the southwest corner of the annex, a two-story glass and panel entry similar to the ATM entrance on the east elevation. There are three tall narrow aluminum-sash windows dividing the bays on the upper floor. Ceramic panels of white divide the building horizontally and also create a large plain cornice at the top of the annex. The drive-through canopy originally sheltered three lanes of traffic; however, the canopy was extending to the current five lanes (circa 1995). Photographs from the 1980s show a curbed planting area with trees that were removed when the drive-through was expanded. The roof of the bank building is flat with built-up roofing. A brick chimney on the south elevation appears in historic photographs of the building, but was removed, probably during the 1960 exterior remodeling.

In 1995, the exterior of the original bank building was restored. The brickwork was cleaned and re-pointed. The cornice second floor windows were repaired and repainted. The ceramic panels were removed and the transom windows replaced with small panes of frosted glass in leaded glass muntins, closely resembling the original prism glass set in copper. In three bays on each elevation, three plate glass windows were installed over traditional paneled bulkheads. The concrete foundation appears below the east elevation bulkhead due to a slight slope to the site. The west bay on the north elevation was given a full-glass storefront. The original columned entrance at the northeast corner was recreated from historic photographs, with the only deviations being the signage for "Zion's Bank" and one grille instead of two along the balcony's railing wall. A lighted flagpole was installed on the roof near the southeast corner, replacing the original flagpole. When the 1960 glass entrance was removed in 1995, the bronze plaques on the pilasters flanking the corner entrance were again visible. The left plaque reads "Bank of Vernal, Member Federal Reserve System" (date of installation unknown, possibly 1919). The right plaque was installed by the Daughters of Utah Pioneers in 1958 to commemorate the "Parcel Post Bank" (DUP Marker #247). Above the DUP plaque is a small Uintah County Landmark Register plaque (installed circa 1989).

On the interior, the building has 16,560 square feet of space on each floor. The annex accounts for approximately 8,000 square feet. The 1917 Sanborn map for Vernal shows the bank building divided into four separate storefronts with the bank on the east side with its corner entrance. The storefronts (confectionary, drugstore, general merchandise) had recessed entrances aligned toward Main Street. The main floor of the bank originally featured teller cages, marble fixtures, and a reinforced concrete vault to house the safe.[2] The bank building originally had twenty-four office suites on the upper floor. The 1917 Sanborn map does not show a staircase within the bank building, but the map shows a stair and nearby opening to the bank building on the

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[2] *Vernal Express,* August 25, 1916. The original safe built by the Manganese Steel Safe Company of New York has been preserved and is currently on display in the bank's lobby.

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north wall of the adjoining two-story brick building to the south. Therefore it is unknown whether the current access to the second floor from the west storefront is original. The rail style of that stair appears to date from the 1960s. A second staircase and elevator was built in the annex constructed in 1975. Newspaper articles from the 1960s and 1970s state that the interior of the bank was completely remodeled in a series of work on the bank during those decades. The upper floor retains finishes and fixtures (carpet, doors, and stair railings) from these eras. Currently the upper floor has 48 offices arranged along a rectangular interior hall. The upper floor is mostly vacant with only one current tenant. The building's owners would like to rehabilitate the upper floor when funds become available. The main floor was completely remodeled in 1995. The current finishes use marble and neo-Victorian moldings to evoke the original décor. The only original elements of the interior are the vault door and the safe on display. In 2005, the bank offices expanded into the west storefront, cutting a new opening and installing finishes to match the 1995 interior. The basement of the building has vault space and is used primarily for storage.

The bank building takes up most of the space on its 0.27-acre parcel. On the north and east elevations, the building is set bank from the street only the width of the sidewalk. There are three trees planted along the Main Street (north) elevation. The west elevation abuts the adjoining buildings. On the south elevation, the area used by the drive-through lanes is covered in asphalt. The Bank of Vernal sits on the southwest corner of the busiest intersection in Vernal's historic commercial district. The other commercial buildings in the vicinity included a range of twentieth century commercial buildings, many of which have been altered. The Bank of Vernal is one of the most architecturally impressive buildings in the commercial district and has been considered a landmark since its construction in 1916.

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Narrative Statement of Significance

The Bank of Vernal, built in 1916, is a two-story commercial block built of brick in with stylistic influences from the late Victorian and early twentieth century commercial styles. The bank building is locally significant under Criterion A for its association with the historical, commercial and architectural development of Vernal, Utah, and has a period of significance 1916-1958. As one of two major banks in the area in the first half of the twentieth century, the Bank of Vernal and other businesses housed in the building made significant contributions to the economic development of Vernal and other portions of Uintah County. The building is also significant under Criterion C as a landmark building at the busiest intersection of Vernal's historic downtown commercial district. Designed by the prominent Salt Lake City architect, Bernard O. Mecklenburg, the two-part block building with two primary elevations combines the Victorian Eclectic and early twentieth-century commercial styles. The building is one of the most ornate in the town's historic business district. The Bank of Vernal is particularly notable for the story of its construction. In the spring of 1916, forty tons of bricks were sent parcel post as an alternative to the high cost of freighting goods to the outpost community. As a result of "the bank sent by mail" the United States Postal Service changed nationwide regulations limiting the amount sent by parcel post. The building is locally known as the Parcel Post Bank and its story has been told in magazine and newspaper articles throughout the country. The building was listed on the Utah State Historic Register in 1973. The building's primary elevations were partially modified in the early 1960s, but restored in 1995. The property is eligible under the Multiple Property Submission, *Historic Resources of Vernal/Maeser, Utah,* with the associated contextual periods including "Early Settlement and Community Development, 1879-1929;" "Depression and World War II, 1930-1946;" and "Postwar Energy Development Boom and Bust, 1947-1985." The Bank of Vernal is a contributing historic resource in Vernal, Utah.

Historical Significance

Vernal, Utah is located approximately 175 miles east of Salt Lake City and 30 miles west of the Colorado-Utah state line. The city is Uintah County's largest city and the county seat. Vernal lies in a basin in Ashley Valley, named for William H. Ashley, an early fur trader who entered the area in 1825. Brigham Young sent a scouting party to the Uinta Basin in 1861 and received word back the area was good for nothing but nomad Indian hunting grounds and "to hold the world together."[3] That year President Abraham Lincoln set part of the area aside as the Uintah Indian Reservation with Captain Pardon Dodds serving as agent. After Dodds retirement, he moved to Ashley Valley to raise livestock and was soon joined by other agency workers, prospectors and drifters. The families of David Johnson, Alva Hatch, and Jeremiah Hatch settled the valley in 1878. A large number of settlers followed in 1879 and built a fort in the vicinity of present-day Vernal. The town was platted in 1884, but not incorporated until 1897. The early settlers constructed an irrigation system that continues to serve the community today. With the nearest railhead over sixty miles away in Dragon, the pioneer outpost was primarily self-sufficient. The main occupations were sheep and cattle, milling, and the agricultural products of honey, alfalfa, and grains. The community was never linked by rail, but improvements to the highway system

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[3] Quoted in Doris Karren Burton, *The History of Uintah County: Scratching the Surface,* Utah Centennial County History Series, (Salt Lake City, Utah: Uintah County Commission and Utah State Historical Society, 1996): 83.

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in the twentieth century greatly improved access to goods and services. In 1948, the town experienced its first oil boom, and has been a "boom and bust" town ever since. The community has benefited from a thriving tourist industry mostly from the Dinosaur National Monument (designated 1915), the Dinosaur Quarry Visitor Center within the monument, a National Historic Landmark (built in 1957) and the Flaming Gorge Dam (1964). The current population of Vernal is just over 8,000.

The history of the Bank of Vernal started in 1886 when Samuel R. Bennion (1842-1915) was sent to Vernal by John Taylor, the president of the Church of Jesus Christ of Latter-day Saints (LDS or Mormon Church). Bennion's charge was to establish the Ashley Valley Cooperative Mercantile Institution, more commonly known as the Ashley Co-op. With the nearest bank more than 120 miles away, the co-op served as a depository and helped the residents with lending, borrowing and investing. Valuables were kept in a large vault in one corner of the building. As the volume of cash accumulated, the owners of the co-op determined the community needed a dedicated bank. In 1903, the Bank of Vernal was organized with S. M. Browne as president and William P. Coltharp (1860-1905) as vice president. Nicholas J. Meagher, Sr., (1877-1971), was brought in from Salt Lake City to serve as cashier and run the day-to-day operations of the bank. The bank was located in the Ashley Co-op at the northwest corner of Main Street and Vernal Avenue.[4] Although the teller counter had a bullet-proof (steel mesh) screen, the security was deemed inadequate for the number of known criminals and desperadoes that frequently rode through town. In 1910, after a disagreement regarding financing for construction of the local power company, a rival bank, the Uintah State Bank, was established. The Uintah State Bank not only took a share of the Bank of Vernal's customers, it took some of the building's tenants.

In 1915, William Horace Coltharp (1884-1956) planned a new building as a tribute to his father, William Porter Coltharp. The new building would take the place of the Coltharp Mercantile Company on the south side of Main Street and would include first-class office space. Coltharp deliberately planned the building to include a larger and more secure space for the bank. The plans were prepared by prominent Salt Lake architect Bernard Ollington Mecklenburg (1878-?). Bernard O. Mecklenburg was born in Nebraska. He worked as an architect in Salt Lake between 1909 and the early 1920s when he move to California. He designed several large apartment and commercial buildings in Salt Lake City. His most important work in Salt Lake was the Holy Cross Hospital. The W. H. Coltharp house at 53 S 200 East in Vernal (built circa 1920) is also attributed to Mecklenburg.

W. H. Coltharp wanted the finest quality brick for the exterior of the two-story commercial block and the softer brick produced in the local brickyards did not meet his standards. Coltharp found the brick he wanted at the Salt Lake Pressed Brick Company. He ordered 80,000 bricks at 7 cents a piece. However, he soon learned that due to the unsuitable road conditions for wagons, freight charges for the shipment would cost four times more than the bricks were worth. As an alternative, W. H. Coltharp decided to send the bricks parcel post at less than half the cost of conventional freight.

The United States Postal Service had instigated the parcel post system in 1913 to aid patrons in rural communities. The residents of the remote Uinta Basin took full advantage of the system, especially after January 1, 1914, when the weight limit of a package was raised to fifty pounds. Between 1914 and 1916,

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[4] Main Street was originally known as Uintah Avenue.

shipments to and from Vernal increased dramatically. A newspaper account in 1916 made the following inventory:

> Recently 10,000 pounds of salt arrived at once, 12,500 pounds of flour and 8,800 pounds of sugar. The following articles have arrived recently by parcel post: Groceries, blacksmith tools, automobile parts, hardware, nails, pitchforks, brooms, water hydrants, oranges, fresh strawberries, garden jars, magazines and many other articles equally as odd. Recently outward shipments have been made, 85 sacks of copper ore, cans of honey, cured hams and pork, eggs and many other articles.[5]

The article concluded that "Basin people are just learning how to utilize [the parcel post] to its greatest extent."[6] Even building materials have been shipped. For example, a Duchesne firm ordered 30,000 pounds of cement by mail in 1914.[7] So it was not a stretch for Coltharp to imagine sending an entire brick building through the United States postal system.

Vernal was less than 150 miles as the crow flies from Salt Lake City, and therefore within the second postal zone. Parcel post rates at the time would allow Coltharp to ship the brick for $1.05 per hundred pounds as opposed to $2.50 for freight. Postal regulations limited the weight of a single parcel to 50 pounds with a stipulation that no more than 500 pounds could be sent at one time to a given address. By parcel post, shipments to Vernal were required to take a circuitous 407-mile journey. Freight and mail was first sent to Mack, Colorado, 100 miles south of Vernal along the Denver & Rio Grande Western Railroad. The shipment would then be transferred to the narrow gauge Uintah Railway, which hauled gilsonite ore from the mines at Watson, Utah. The remaining leg was a four-day sixty-five mile journey by wagon (and cable ferry across the Green River) to Vernal.

W. H. Coltharp ordered 40 tons of bricks from the manufacturer, who carefully wrapped each brick separately in newspaper and packaged them in lath-wire crates weighing 50 pounds each. The bricks were mailed a ton at a time to various addressees in Vernal. The D&RGW Railroad normally carried the mail as a non-stop express from Salt Lake to Denver. At Mack, the trains would slow down so that the mail sacks (and the occasional passenger) could be unceremoniously tossed off. W. H. Coltharp, decided to accompany the first shipment of bricks. Coltharp, who had previously experienced an undignified and painful landing in Mack, demanded of the conductor, "If you won't slow this train down enough so that a fellow can get off without getting hurt, I am going on to Denver with you." The conductor assured him, "Don't worry. We *have* to stop this time, because some S.O.B. has ordered a whole brickyard full of brick and we have to unload them right here."[8] The shipment took a half-hour to unload disrupting schedules over the entire line.

The situation was worse for the Uintah Railway, whose contract called for delivering the mail from Mack to Vernal in seven days using the Uintah Railway trucks or freight wagons. Each week the rural postal service was required to report all mail not delivered within the week. Edna Heaton, postmistress in Watson, called for

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[5] *Vernal Express,* June 2, 1916.

[6] Ibid.

[7] Henry E. Bender Jr., *Uintah Railway, the Gilsonite Route,* [Vernal, Utah]: Howell-North Publishing, second printing 1971: 113.

[8] William Bancroft Mellor, "The Great Post Office SNAFU," *American Mercury Magazine* (March 1954): 97. Also told in *Vernal Express*, April 27, 1988.

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all the available horse and mule teams, but it was not enough to keep the brick shipments from stock piling. Two wagons always traveled together because often teams from one wagon would have to double-up with the other wagon to get the heavy loads over the steepest hills. The men camped on the ground and received eighty-five cents per hundred for hauling the brick.[9] In Vernal, the local postmaster, David Bennion, at first insisted that incoming shipments be duly processed at the post office, but quickly capitulated to Coltharp's suggestion that the wagons be unloaded at the bank site.[10]

The numerous delays and aggravations along the parcel post route reverberated all the way to the Postmaster General, Albert S. Burleson in Washington, who quickly sent inspectors to assess the situation in Mack and Watson. A top-level meeting was quickly called to rewrite the post regulations limiting to 200 pounds the total weight of parcel post which one consignor could send to one consignee in a twenty-four hour period. The postal bulletin dated November 17, 1916, appeared in post offices all over the nation, but it was too late to stop the shipment of 40 tons of bricks already in the system.[11]   A letter announcing the new regulations concluded with the statement, "It is not the intent of the United States
Postal Service that buildings should be shipped through the mail."[12] However, the tradition of the postal service was upheld and the Bank of Vernal's 13,700 bricks were delivered reportedly without the loss of a single brick.[13]

The first shipments of brick arrived in Vernal in late May 1916. W. H. Coltharp was anxious to get most of the construction completed before the winter weather arrived. During that summer, residents of Vernal rallied to the cause, many volunteering teams to help fetch backlogged brick shipments from Watson. The building was well under way at the time of an August 25, 1916, article in the *Vernal Express*, which estimated the cost of the building at $30,000 and praised its pressed brick, heating system, indirect lighting, large office, reinforced bank vault and $6,000 worth of marble fixtures in the lobby. On September 22, 1916, an article with the headline "Coltharp Building Nearly Completed" appeared in the *Vernal Express.* The article provided the following list of contractors working on the building: Herbert Bruening, a master builder, Salt Lake, who supervised a team of local brick masons; Paul Lorfgreen of Ogden, who worked with the Lambert Paper Company on the roof; J. A. Johnson & Sons, sheet metal workers from Salt Lake, who installed the metal cornice under the direction of foreman, W. A. Krause; Midgely Bros. of Salt Lake, who provided the heating and plumbing; Charlie Hutcheon [probably from Neola, Utah] worked on the plastering; and G. A. Reemer of Vernal, had the contract for the paper hanging and painting. An article published at the opening of the bank added the names of Morris Sohogian of Salt Lake, who installed the marble work; Guest and Gleason, decorators; and the American Fixture Company, wood and brass work.[14] The local firm of Swain Brothers provided the secondary elevation and interior brick. Other local builders known to have worked on the building include Otto E. Jacobsen, carpenter, and William J. Gardner, brick mason. One of the last features of the bank to be installed was the

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[9] Arlean Green Chivers, "The Parcel Post Bank," published by Camp Tokowana, Daughters of Utah Pioneers, May 1973.

[10] One source gives the name of Bennion's successor, Eddie Young Jr., as the postmaster of Vernal. Young was postmaster at the reservation and may have helped out during the crisis. Young took over Bennion's post in 1920.

[11] The bulletin read: "Hereafter when more than 200 pounds of merchandise, other than perishable matter are offered for mailing by one sender to one addressee on the same day, postmasters shall, in every instance before accepting such shipment, notify the Second Assistant and await instructions." Quoted in *American Mercury Magazine,* (March 1954): 97.

[12] Reay, 15.

[13] In fact, on July 13, 1916, a Uintah Railway truck overturned and caught fire damaging the majority of bricks in the shipment.
    Bender: 115.

[14] *Vernal Express,* March 2, 1917. The marble came from quarries in Vermont, Utah and Alaska.

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"Manganese Steel Mob & Burglar Proof Safe" which arrived from New York (by regular freight) in November 1916.

The Bank of Vernal opened at its new location in the Coltharp building on Monday, February 26, 1917. Visitors were quick to note the differences between the previous location and the new building: "Its old quarters were virtually a fort, the new one a marble palace. The old home was built for safety, the new the most beautiful in the state, outside of large cities."[15] A writer in the *Vernal Express* soon after the opening noted that the "Coltharp corner was the first business site chose in the city . . . The new building of the W. P. Coltharp Mercantile Company is a $50,000 proposition and is the best business block in eastern Utah and attracts attention from every visitor in our city."[16] The writer went on to describe the various "palatial" rooms and features of the bank's interior, declaring, "The Bank of Vernal [is] fitted-up in a manner that equal any bank that may be built during the lifetime of the next generation."[17] The bank had three new teller windows and a brand-new vault where cashier N. J. Meager could stack the bullion.

The ornate building easily attracted tenants. The storefronts were originally occupied (from east to west) by the bank, the Cannam Confectionery, the Uintah Drug Company drugstore, general merchandise (2 storefronts), and a barbershop. The upper floor tenants were professionals: Dr. Green (physician) and Dr. Stevens (dentist). Other offices were occupied by management of the Vernal Hospital and Uintah Land & Livestock. As the bank offices expanded in the 1920s, the general store closed and Uintah Drug took over the west half of the main floor until it moved in 1957. Other main floor tenants included clothing stores, beauty shops, (both under various names) and the Grill Café, which left in 1949. Another long-term tenant was the Vernal Shoe Store, which occupied the western storefront from the 1960s to the 1980s. The bank eventually took over the entire main floor. The upper floors were occupied continuously by doctors and lawyers. The dentist, Dr. J. W. Stevens, was there for three decades. Accountants, title abstractors and real estate brokers joined the professionals in the 1940s. Many government and civic offices were also on the upper floors through the historic period, for example, Democratic Headquarters, County Attorney, Uintah County Agricultural Conservation Office, Sheriff's Office, the I.R.S, and the Dinosaur Monument Office. By the 1930s and 1940s, there were several residential apartments on the second floor of the bank building. Elva Caldwell Searle, who lived there between 1944 and 1945, as an expectant mother while her husband served in the navy, the stairway entrance was next to the Shamrock Bar while her apartment was directly over it.[18] The apartments appear to have been occupied up to the 1960s.

In the early twentieth century, the building was known in the local community as the Coltharp Building. The W. P. Coltharp Mercantile Company sold the property to the Bank of Vernal in 1961 just after the first major remodeling. Since that time the building has been closely associated with the Bank of Vernal. In 1919 the Bank of Vernal was the first to be admitted to the Federal Reserve System. It also was an early member of the Federal Reserve Deposit Insurance Corporation. Nicholas J. Meagher Jr. took over management of the bank at his father's retirement. Meagher oversaw the major modernization of the building in 1960. The Bank of Vernal was sold to the Zion's First National Bank in 1973. Meagher's successor, Warren D. Mott, was the bank

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[15] *Vernal Express,* February 23, 1917.
[16] *Vernal Express,* March 2, 1917.
[17] Ibid.
[18] As told to Ellen S. Kiever.

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manager during the construction of the drive-through annex in 1975.[19]   Lynn Rudolfson was the manager during the 1995 rehabilitation. He researched old photographs from the Thorne Studio collection to help in the reconstruction of the original entrance portico. The contractor for the project was Certified Construction of Layton, Utah. The bank is currently under the management of Kevin VanTassel.

Although the building has had several names throughout its history, the "Parcel Post Bank" moniker has been in continuous use since the building's construction. Vernal residents are very proud of the bank building's contribution to United States postal history. In the 1910s, the parcel post system was extremely important to the burgeoning economies of Vernal, Uintah County, and the surrounding communities. In June 1916, a local postmaster estimated that the United States government was losing between $25,000 and $30,000 annually in the area. He concluded that "Uncle Sam is footing part of the living expense of every family in the Uinta Basin."[20]   The weight restrictions on parcel post were loosened in the 1920s as roads improved and rates increased. In later years, the bank imprinted its checks with the words "The Parcels [sic] Post Bank of the World, Uncle Sam Carried Our Bricks." In their retirement years, W. H. Coltharp and N. J. Meagher Sr. frequently gave interviews regarding the history of the bank. A framed photograph of William H. Coltharp currently hangs in the bank lobby. At his retirement, Meagher was praised for the "sixty-eight years he was cashier, vice president and president, positions he held with integrity, dignity and courtesy for all customers."[21]   Well into his nineties, Meagher would proudly proclaim, "Yep! This is the parcel post bank—the only building ever to be shipped through the United States mail."[22]

Although the reluctant facilitator of the first and only "bank sent by mail," the United States Postal Service has acknowledged the significance of the building. It was a featured exhibit at the National Postmasters Association summer convention in 1949; written up in *Postal Life,* a magazine for postal workers; and currently featured in websites about the U. S. postal service.[23]   The story of Vernal's Parcel Post Bank regularly appears in national and regional publications. The current bank manager's keeps a file of articles sent to them by readers all over the country, for example, articles in the *Daily Tribune*, from Hibbing, Minnesota and *The Beach Triton*, from Gilchrist, Texas. The building's unique history was an early recipient of a Ripley's Believe It or Not recognition and was featured on Ripley's postcards in the 1930s. A *National Enquirer* article published in 1990, begins "If you had lived in Vernal, Utah, in 1916, you could've stalled pesky bill collectors by telling them: 'The bank is in the mail.' Because it was—all 40 tons of it!"[24]   On September 20, 1958, the Daughters of Utah Pioneers dedicated a plaque installed near the entrance of the building commemorating the construction of the Parcel Post Bank and its place as "a great factor in the development of the Uintah Basin." The building was listed on the Utah State Register of Historic Places on January 10, 1973. The Bank of Vernal was designated a Uintah County Historic Landmark on March 23, 1989, with a commemorative plaque mounted near the entrance.

The Bank of Vernal, nicknamed the Parcel Post Bank, is significant to the history of Vernal and Uintah County not only for the story of its construction, but also for its contributions to the economy of the region. Most of the

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[19] *Vernal Express,* November 6, 1975.
[20] *Vernal Express,* June 2, 1916.
[21] Chivers [3].
[22] Lee Reay, "The Bank That Was Sent by Mail," *Postal Life,* March-April 1971: 14.
[23] See Reay; *Vernal Express,* November 23, 1949.
[24] *National Enquirer,* June 26, 1990.

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first farmers, cattlemen and sheep men in the area started business on money loaned them by the Bank of Vernal making it a powerful factor in the early economic development of the Uinta Basin. The bank and its tenants served in the transition periods between early ranching and the oil bust and boom periods, later economic stability and the beginning of the late twentieth century rise in tourism.

Architectural Significance

Though modern banking institutions have taken over in the region, the historic Bank of Vernal remains visible to the community because of its landmark building. W. H. Coltharp's insistence on "only the best" in the design and materials has served the bank well. Within the historic district, the building is distinctive for its size, ornamentation and quality of materials. Prior to the construction of the building in 1916, most of the two-part brick blocks on Vernal's Main Street had Victorian ornamentation, in particular brick corbelling along the parapets. The Bank of Vernal had the flat parapet, typical of the twentieth century commercial style. The building's decorative cornice gives a nod to the Second Renaissance Revival style popular during the period for larger buildings in urban Utah. The architect, Bernard O. Mecklenburg, designed several apartment buildings with decorative cornices. The Bank of Vernal's portico is decidedly Neoclassical. The bank management was aware of the bank as an architectural landmark. In early advertisements, the Bank of Vernal used a stylized version of the entrance portico as a logo.[25] Like many historic commercial buildings in rural Utah, the bank was modernized in the post World War II period (in this case 1960), but only modestly with most of its architectural decoration left intact. With the exceptions of the 1975 annex, the exterior alterations were reversed in 1995. As a result, it is one of only a handful of historic commercial buildings on Vernal's Main Street that retains its historic integrity from the early twentieth century.[26] The building is architecturally significant as one of the best-executed and best-preserved early twentieth-century commercial blocks in Vernal's historic business district. The Bank of Vernal makes significant historical and architectural contributions to the city of Vernal and Uintah County.

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[25] *Vernal Express,* December 12, 1919.

[26] Most of the oldest buildings on Main Street have been demolished or modified. The Ashley Co-op building has been altered and the

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Common Label Information

1.   Bank of Vernal
2.   Vernal, Uintah County, Utah
3.   Photographer: Korral Broschinsky
4.   Date: May 24, 2008
5.   Digital images on file at Utah SHPO.

<u>Archival Photographs</u> (printed at Utah SHPO using archival paper and ink)

Photo No. 1:
6.   North and east elevations of building. Camera facing southwest.

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Photo No. 2:
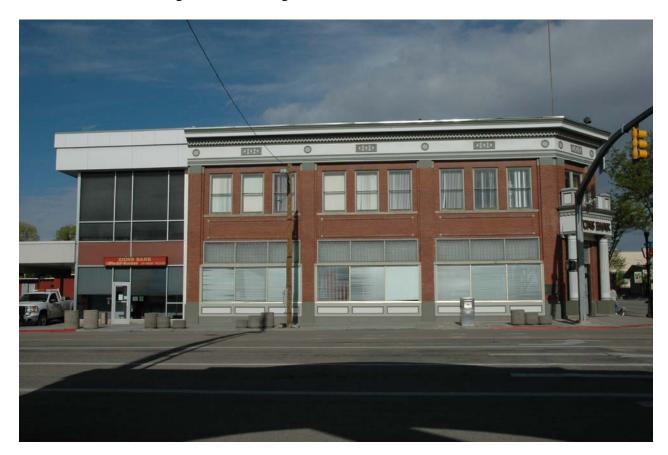6.   North elevation of building. Camera facing south.

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Photo No. 3:
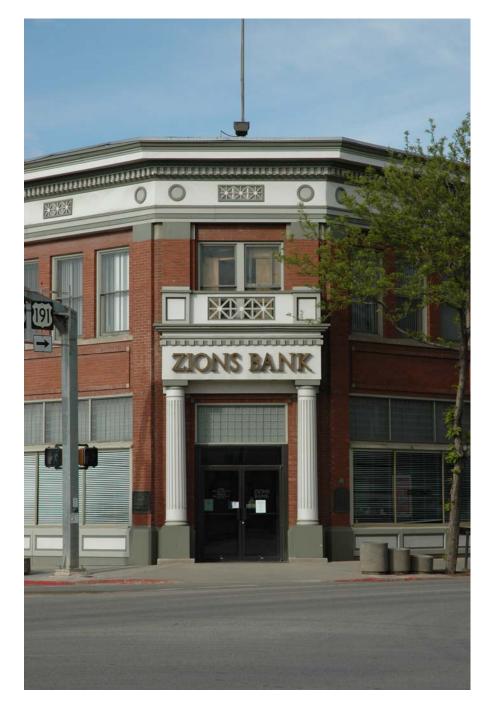6.   East elevation of building. Camera facing west.

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Photo No. 4:

5. Detail of northeast corner entrance. Camera facing southwest.

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<u>Supplemental Photographs</u>

Photo No. 5:
6.   North and west elevations of building. Camera facing southeast.

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Photo No. 6:
6.   East and south elevations of building. Camera facing northwest.

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Photo No. 7:
6.   South elevation of building. Camera facing north.

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Photo No. 8:
6.   Interior, main floor, lobby. Camera facing southwest.